

<i>SERFF Tracking Number:</i>	<i>META-125998228</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>41912</i>
<i>Company Tracking Number:</i>	<i>I09-02</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>I09-02/I09-02</i>		

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCI Advertising	SERFF Tr Num: META-125998228	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 41912
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: I09-02	State Status: Filed-Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Marie Bennett
	Author: Mary Rinaldi	Disposition Date: 02/02/2009
	Date Submitted: 01/23/2009	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: I09-02	Status of Filing in Domicile: Authorized
Project Number: I09-02	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 02/02/2009	
State Status Changed: 02/02/2009	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
January 21, 2009	

Re: Metropolitan Life Insurance Company ("MetLife")

Individual Long-Term Care Insurance Advertising

Advertising Form Number(s): ADF#1879.08

Description: Understanding MetLife LTC Claims Brochure

NAIC No. 65978 - FEIN No. 13-5581829

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MetLife Filing No. IO9-02

Dear Sir/Madam:

The advertising material is new and does not replace any material previously filed with your Department.

We consider this advertisement an Institutional form which will be used as an informational brochure for prospects interested in learning more about MetLife's claims process.

There are no variables within the enclosed form.

This electronic submission includes the following:

- the advertisement
- the required NAIC form
- a copy of this letter

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,

Mary J. Rinaldi

Consultant-Compliance Marketing/AD

Company and Contact

Filing Contact Information

Mary Rinaldi, Consultant- Compliance

mrinaldi@metlife.com

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MKTG/AD

Green Farms Road (203) 221-3859 [Phone]
Westport, CT 06880

Filing Company Information

Metropolitan Life Insurance Company. CoCode: 65978 State of Domicile: New York
MetLife Group Code: -99 Company Type: Life
1095 Avenue of the Americas
New York, NY 10036-6796 Group Name: State ID Number:
(212) 578-2211 ext. [Phone] FEIN Number: 13-5581829

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$0.00	01/23/2009	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000979235	\$25.00	01/14/2009

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	02/02/2009	02/02/2009

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Disposition

Disposition Date: 02/02/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Understanding MetLife LTC Claims		Yes

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Form Schedule

Lead Form Number: ADF#1879.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1879.08	Advertising	Understanding MetLife LTC Claims	Initial		0	ADF#1879.08 Understanding MetLife LTC Claims.pdf

WHAT TO EXPECT

MetLife®



The Claims Process for MetLife Individual Long-Term Care Insurance



CARE COORDINATION SERVICES

The MetLife Care Coordination Services Program is a valuable service that offers you access to a MetLife Care Coordinator who is committed to providing the best service.

Our Care Coordinators include Registered Nurses and have extensive experience in the field of long-term care. They work exclusively for MetLife, so you can be sure that your Care Coordinator will be knowledgeable about your MetLife benefits and what you are eligible to receive. Additionally, they are available to help identify long-term care providers for insureds and their uninsured family members.

WHEN YOU NEED HELP

It all starts with a phone call to MetLife's toll-free claims number, which is included in your Long-Term Care Insurance policy. You, as the policyholder, or your authorized representative, such as a family member, friend or physician, can speak to a MetLife Care Coordinator who will help you through the entire claims process.

• Not a Deposit or Other Obligation of Bank • Not FDIC-Insured • Not Insured by Any Federal Government Agency • Not Issued, Guaranteed or Underwritten by Bank or FDIC • Not a Condition to the Provision or Term of Any Banking Service or Activity • Policy is an Obligation of the Issuing Insurance Company

Your Care Coordinator will discuss your situation with you and/or your authorized representative in order to identify your needs. This will include asking questions about your health, the assistance you need, your family support and any services you might currently be receiving. At this time, your policy benefits and the claims process will be explained in detail. Your Care Coordinator will always be available to answer any questions as they arise.

DETERMINING YOUR ELIGIBILITY

Your Care Coordinator will contact your physician and/or your authorized representative. In some instances, physicians or other health care providers require a written request for information. In that event, we have a standard form that we send and, if required, will ask you or your authorized representative to sign a "Release of Information" form. In the rare event we are unable to obtain the needed information through these channels, MetLife may arrange an independent onsite assessment from a Registered Nurse at our expense.

Based upon an assessment of the information obtained, a benefit eligibility decision is made. Registered Nurses who are employed as part of MetLife's Care Coordination team can also provide the necessary certification that you are considered "chronically ill."

DEVELOPING A PLAN OF CARE

In order for services to be reimbursed under your Long-Term Care Insurance Policy, a Plan of Care is required. A Plan of Care must specify the type of care you need, the frequency of that care, the provider delivering that care and the costs, if known.

Your Care Coordinator will help develop a personalized Plan of Care specifically designed to meet your needs and preferences. You can also work with your physician or other health practitioner to develop your Plan of Care.

If you are not already using a provider and you need assistance, your Care Coordinator can help you locate the appropriate services in your area. This will include verifying that the providers included in your Plan of Care are covered under your policy to help you avoid any unexpected out-of-pocket expenses. Of course, all care decisions are yours. Only you can decide which care services and providers are right for you.

HOW CLAIMS ARE PAID

Once you are authorized to receive benefits, your Care Coordinator will contact you by telephone and send you a letter indicating the date of authorization. You will also receive a claim form and instructions for completing the form. You only need to complete one claim form for each covered provider you use for the lifetime of the benefit period. If you wish, you can indicate on this form that you would like to have benefits paid directly to the provider.



WHAT TO EXPECT

As a leading provider of long-term care insurance, MetLife is committed to providing the best in customer service. When you own a MetLife Long-Term Care Insurance policy, you can feel confident that MetLife will give you and your family the support you need at time of claim.



Our process for determining benefit eligibility and claims payment is simple and straightforward. We focus all our efforts on helping you make full use of your insurance benefits.

YOUR CARE COORDINATOR IS COMMITTED TO HELPING YOU MAKE THE BEST USE OF YOUR BENEFITS AND WILL HELP YOU UNDERSTAND YOUR COVERAGE, DISCUSS CARE OPTIONS AND LOCATE SERVICES.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR LOCAL METLIFE REPRESENTATIVE/ INSURANCE AGENT/PRODUCER.

Subject to state availability, Metropolitan Life Insurance Company ("MetLife") individual Long-Term Care ("LTC") Insurance coverage is offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC, and LTC2007. In some states, these identifiers may be followed by the state's 2-letter abbreviation; "ML" for Multi-Life; and/or "P" for Partnership policies.

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC Insurance policies, cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. For complete cost or details, please call a MetLife representative/insurance agent/producer.

MetLife[®]

Metropolitan Life Insurance Company
New York, NY 10166

0806-9033 ORDER # LTC04809(1008)
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Rate Information

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